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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
09/808,723	03/14/2001	James D. Bennett	00B013	5519
7590 CHRISTOPHER C. WINSLADE 500 WEST MADISON ST., 334 TH FLOOR CHICAGO, IL 60661			EXAMINER RUDY, ANDREW J	
			ART UNIT 3627	PAPER NUMBER
SHORTENED STATUTORY PERIOD OF RESPONSE	MAIL DATE	DELIVERY MODE		
3 MONTHS	01/29/2007	PAPER		

Please find below and/or attached an Office communication concerning this application or proceeding.

If NO period for reply is specified above, the maximum statutory period will apply and will expire 6 MONTHS from the mailing date of this communication.

<b>Office Action Summary</b>	<b>Application No.</b>	<b>Applicant(s)</b>	
	09/808,723	BENNETT ET AL.	
	<b>Examiner</b>	<b>Art Unit</b>	
	Andrew Joseph Rudy	3627	

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --  
**Period for Reply**

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

#### Status

- 1) Responsive to communication(s) filed on 25 October 2006.  
 2a) This action is FINAL.                    2b) This action is non-final.  
 3) Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

#### Disposition of Claims

- 4) Claim(s) 1-24 is/are pending in the application.  
 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.  
 5) Claim(s) \_\_\_\_\_ is/are allowed.  
 6) Claim(s) 1-24 is/are rejected.  
 7) Claim(s) \_\_\_\_\_ is/are objected to.  
 8) Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

#### Application Papers

- 9) The specification is objected to by the Examiner.  
 10) The drawing(s) filed on \_\_\_\_\_ is/are: a) accepted or b) objected to by the Examiner.  
     Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
     Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).  
 11) The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

#### Priority under 35 U.S.C. § 119

- 12) Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).  
 a) All    b) Some \* c) None of:  
 1. Certified copies of the priority documents have been received.  
 2. Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.  
 3. Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

#### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____.<br><br>   | 6) <input type="checkbox"/> Other: _____.                         |

## DETAILED ACTION

1. Claims 1-24 are pending. The previous rejection is withdrawn pursuant to Applicant's October 25, 2006 Amendment and Remarks.

### *Claim Rejections - 35 USC § 102*

2. The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(b) the invention was patented or described in a printed publication in this or a foreign country or in public use or on sale in this country, more than one year prior to the date of application for patent in the United States.

3. Claim 1-24 are rejected under 35 U.S.C. 102(b) as being anticipated by Cunningham, US 6,014,645.

Cunningham discloses, e.g. Figs. 1-4, using a computer for filling out an application on a web page/server, e.g. 44, web server, e.g. 22-34, an online credit report, e.g. 48, based upon approval criteria, e.g. application data 42, done in real-time.

Applicant's October 25, 2006 REMARKS have been reviewed and are convincing with regards to the previous Office Action, but are moot in light of the new rejection. It is noted that intended use claim language, e.g. "to review," "to cause," is given little if any patentable weight in juxtaposition with positively recited claim language, e.g. "a first web server."

### *Claim Rejections - 35 USC § 103*

4. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Dykstra et al., US 6,029,149.

Dykstra discloses, e.g. Figs. 1-2F, using a computer for filling out an application, an online credit report based upon approval criteria, e.g. application data, done in real-time. Dykstra does not disclose a web page/server and which product the buyer is likely to purchase. Official Notice is taken that filling out application data on a web page/server has been common knowledge in the data processing art, as is research/surveys to indicate which product a consumer is likely to buy. To have provided such for Dykstra would have been obvious to one of ordinary skill in the art in view of Official Notice.

5. Claims 1-24 are rejected under 35 U.S.C. 103(a) as being unpatentable over Treider et al., US 7,082,412.

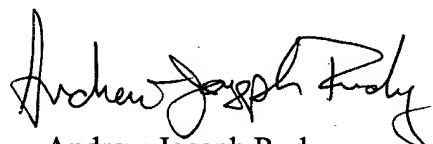
Treider discloses, e.g. Figs. 1-28, using a computer for filling out an application based upon approval criteria, e.g. application data, done in real-time, given a credit limit, e.g. 50, and sent to a vendor for purchasing products. Treider does not disclose a web page/server and which product the buyer is likely to purchase. Official Notice is taken that filling out application data on a web page/server has been common knowledge in the data processing art, as is research/surveys to indicate which product a consumer is likely to buy. To have provided such for Treider would have been obvious to one of ordinary skill in the art in view of Official Notice.

6. Further references of interest are noted on the attached PTO-892.

7. Any inquiry concerning this communication or earlier communications from the examiner should be directed to Andrew Joseph Rudy whose telephone number is 571-272-6789. The examiner can normally be reached on Monday thru Friday.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Ryan M. Zeender can be reached on 571-272-6790. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.



Andrew Joseph Rudy  
Primary Examiner  
Art Unit 3627